

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

WESLEY M RUFFNER
MILISA B RUFFNER
Debtor(s)

Case No. 16-70212JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/25/2016.
- 2) The plan was confirmed on 05/27/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/20/2016, 02/06/2017, 01/24/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/29/2021.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,791.00.
- 10) Amount of unsecured claims discharged without payment: \$10,665.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,950.74
Less amount refunded to debtor	\$317.69

NET RECEIPTS: **\$44,633.05**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,648.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,205.11
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,853.11**

Attorney fees paid and disclosed by debtor: \$352.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP - AGENT	Unsecured	227.00	227.27	227.27	20.09	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	171.00	165.09	165.09	14.59	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	120.93	120.93	10.69	0.00
CREDIT CONTROL COLLECTIONS++	Unsecured	310.00	NA	NA	0.00	0.00
INTERCOASTAL FINANCIAL LLC	Unsecured	NA	266.00	266.00	23.51	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	465.00	465.32	465.32	41.12	0.00
JOHN F MACKIN	Unsecured	81.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	58,618.00	60,260.36	0.00	29,595.36	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	2,360.89	2,360.89	2,360.89	0.00
MIDLAND FUNDING	Unsecured	1,334.00	NA	NA	0.00	0.00
PA COLLECTION SERVICE++	Unsecured	376.00	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	1,832.00	1,952.16	1,952.16	172.53	0.00
PENN CREDIT CORP++	Unsecured	2,763.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	167.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	100.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	657.00	657.27	657.27	58.09	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	400.00	400.00	400.00	35.35	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	429.00	NA	NA	0.00	0.00
TIMBERLAND FCU*	Unsecured	1,227.00	NA	NA	0.00	0.00
TIMBERLAND FCU*	Secured	10,049.00	NA	5,500.00	5,500.00	947.72

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$29,595.36	\$0.00
Mortgage Arrearage	\$2,360.89	\$2,360.89	\$0.00
Debt Secured by Vehicle	\$5,500.00	\$5,500.00	\$947.72
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,860.89	\$37,456.25	\$947.72
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,254.04	\$375.97	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,853.11</u>	
Disbursements to Creditors	<u>\$38,779.94</u>	
TOTAL DISBURSEMENTS :		<u>\$44,633.05</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/13/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.